

Financial Costs due to Excess Health Risks among Active Employees of a Utility Company.

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OBJECTIVE: The objective of this study was to examine the health risk-related excess costs of time away from work, medical claims, pharmacy claims, and total costs with and without considering the prevalence of health risks. **METHODS:** A total of 2082 of 4266 employees of a Midwest utility participated in a health risk appraisal (HRA). Individuals were classified by their HRA participation status and also by 15 health risks. Total and excess costs were analyzed for all employees. **RESULTS:** There were significant excess costs due to individual risks and overall excess health risks in all cost measures. Both excess cost per risk and prevalence of the risk were important factors in determining the excess costs in the population. As compared with low-risk participants, HRA nonparticipants and the medium- and high-risk participants were 1.99, 2.22, and 3.97 times more likely to be high cost status. **CONCLUSIONS:** Approximately one third of corporate costs in medical claims, pharmacy claims, and time away from work could be defined as excess costs associated with excess health risks.